IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF MISSOURI EASTERN DIVISION

In Re:) Case No. 14-48397	
	Chapter 13	
Billie Long)	
)	
) Notice of Filing	
Debtor) Motion to Impose the Stay	
)	
) Judge Surratt-States, CR 7 N	V
	November 17, 2014 10:00 a.m	n.

NOTICE OF MOTION TO EXPEDITE HEARING AND IMPOSE THE STAY

PLEASE TAKE NOTICE, that a Motion to Impose the Stay with regard to all property in their bankruptcy has been filed in the instant case and will be called for hearing before the Honorable Judge Surratt-States, Thomas Eagleton Building (U.S. Courthouse), 111 South Tenth Street, Courtroom 7 North.

WARNING: Any response or objection must be filed with the Court. A Copy may be promptly served upon the undersigned. Failure to file a timely response may result in the Court granting the relief request prior to the hearing date.

/s/ Sean C. Paul Sean C. Paul,59371MO 8917 Gravois Rd St. Louis MO 63123 314-827-4027 314-222-0619 FAX scp@stlbankruptcyfirm.com

Certificate of Service

The undersigned certifies that a true copy of Debtors' Motion to Impose the Automatic Stay was served via first-class mail, postage prepaid, or by the court's ECF system on November 5, 2014, to all parties on the attached list.

/s/ Sean C. Paul Sean C. Paul

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MOTION TO EXPEDITE HEARING

COMES NOW, the debtor, Billie Long, and presents this motion to expedite the hearing, and in support thereof, states:

- 1. Debtor has had three cases pending in the last 12 months.
- 2. Debtor has no stay in this case and must have a hearing on her Motion to Impose the Stay within 30 days of the case filing.
- 3. As such, this is an emergency situation and a Motion to Expedite the Hearing should be granted.

Wherefore, Debtor prays this court enter an order granting the Motion to Expedite the hearing on the Motion to Impose the Stay.

/s/ Sean C. Paul Sean C. Paul,59371MO 8917 Gravois Rd St. Louis MO 63123 314-827-4027 314-222-0619 FAX scp@stlbankruptcyfirm.com

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	November 17, 2014 10:00 a.m.

MOTION TO IMPOSE THE BANKRUPTCY STAY

COMES NOW, the above Debtor, and present this Motion to Impose the Automatic Stay:

- 1. Debtor filed the above captioned case in good faith on October 24 2014.
- 2. Debtor had two prior case pending in the last 12 months: case 13-41580 and case 14-45943, both of which were dismissed for debtor's failure to make plan payments.
- 3. Pursuant to 11 U.S.C. 362(c)(4), the debtor does not have an Automatic Stay, but "if, within 30 days after the filing of the later case, a party in interest requests the court may order the stay to take effect in the case as to any or all creditors...after notice and a hearing, only if the party in interest demonstrates that the filing of the later case is in good faith as to the creditors to be stayed."
- 4. Debtor has had a significant change in circumstances and can show that her financial affairs have changed such that the current case is not filed in bad faith:
 - a. The prior case provided for retaining and paying for a financed vehicle through the plan;
 - b. On the eve of debtor's prior bankruptcy filing the car was repossessed;
 - c. Debtor was unable to pay for the storage costs required to get her vehicle out;
 - d. Although debtor tried to make arrangements to get to work, she was put in a major financial hardship due to not having a vehicle;
 - e. As such, the prior case failed;
 - f. Debtor has secured financing for a new vehicle, and, although she has not purchased it, she has adequate transportation to work, and a reduced plan payment in the present case in anticipation of filing a motion to incur debt.

WHEREFORE, Debtor respectfully prays that this court enter an order imposing the stay to the conclusion of the case.

/s/ Sean C. Paul Sean C. Paul, 59371MO 8917 Gravois Rd St. Louis MO 63123 314-827-4027 314-222-0619 FAX scp@stlbankruptcyfirm.com Label Matrix for local noticing 0865-4
Case 14-48397
Eastern District of Missouri
St. Louis
Thu Oct 30 12:33:16 CDT 2014
Advance America Cash Advance
3861 Lemay Ferry Rd.
Saint Louis, MO 63125-4535

(p)AAA CHECKMATE LLC 7647 W 63RD ST SUMMIT IL 60501-1811

Advance Credit

3723 Gravois Ave.

Saint Louis, MO 63116-4667

Ace Cash Express 3655 S. Grand Blvd. Saint Louis, MO 63118-3430

San Jose, Costa Rica 10102

Advance Me Today

PO Box 1124-1007

America Web Loan

Ameriloan 3531 P Street NW PO Box 111 Miami, OK 74355-0111

BANK OF AMERICA PO BOX 84006 COLUMBUS, GA 31908-4006

BARCLAYS BANK DELAWARE 125 S WEST ST WILMINGTON, DE 19801-5014

Ponca City, OK 74601-4654

522 N 14th St.

PO Box 130

Brothers Loan & Finance Co 327 Missouri Ave. Ste. 504 East Saint Louis, IL 62201-3088

Brothers Loan & Finance Co 7621 West 63rd St. PO Box 396 Summit Argo, IL 60501-0396

(p)CAPITAL ONE
PO BOX 30285
SALT LAKE CITY UT 84130-0285

(p)CASHCALL INC 1 CITY BOULEVARD WEST SUITE 1000 ORANGE CA 92868-3611 CCS/CORTRUST BANK 500 E 60TH ST N SIOUX FALLS, SD 57104-0478

CHASE P.O. BOX 15298 WILMINGTON, DE 19850-5298 CREDIT ONE BANK PO BOX 98875 LAS VEGAS, NV 89193-8875 Cash Jar PO Box 025250 Miami, FL 33102-5250

Classic Group PO Box 411056 Kansas City, MO 64141-1056 Collector of Revenue 1200 Market St #410 Saint Louis, MO 63103-2841 Commerce Bank 1000 Walnut PO Box 419248 Kansas City, MO 64141-6248

ELECTRO CU 1805 CRAIGSHIRE DR ST LOUIS, MO 63146-4019 HORIZON CARD 1707 WARREN RD INDIANA, PA 15701-2423 HSBC BANK PO BOX 5253 CAROL STREAM, IL 60197-5253

IRS PO Box 7346 Philadelphia, PA 19101-7346 KOHLS/CAPONE N56 W 17000 RIDGEWOOD DR MENOMONEE FALLS, WI 53051-7096 King of Kash 8304 Wornall Rd. Kansas City, MO 64114-5810

LVNV FUNDING LLC PO BOX 740281 HOUSTON, TX 77274-0281 METABNK/FHUT 6250 RIDGEWOOD ROA SAINT CLOUD, MN 56303-0820 MISSOURI PAYDAY LOANS 3715B S KINGSHIGHWAY BLV SAINT LOUIS, MO 63109 Missouri Department of Revenue P.O. Box 475 Jefferson City, MO 65105-0475 Missouri Payday Loan 3717 S. Kingshighway Blvd. Saint Louis, MO 63109-1803 Money Loans Quick 382 NE 191st St, Suite 67786 Miami, FL 33179-3899

OAK HARBOR CAPITAL VII, LLC C O WEINSTEIN, PINSON, AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121-3132 Office of US Trustee 111 S Tenth St, Ste 6.353 St. Louis, MO 63102-1127 Pay Day Max 207-1425 Marine Dr. W. Vancouver, BC, Canada V7T1B9

Pay Day Max 23-845 Dakota St 3212 Winnepeg, Manitoba, Canada R2M5M3

(p)PLANET CASH JC MANAGEMENT LLC PO BOX 220309 ST LOUIS MO 63122-0309 Progressive Financial 11629 South 700 East Ste. 250 Draper, UT 84020-8399

Quik Cash 2615 Gravois Ave. Saint Louis, MO 63118-1502 Riverbend Cash 3201 Summerhill Road Texarkana, TX 75503-3967

SALLIE MAE PO BOX 9500 WILKES BARRE, PA 18773-9500

(p)SPRINGLEAF FINANCIAL SERVICES P O BOX 3251 EVANSVILLE IN 47731-3251 United Cash Loans 3531 Northwest P Street PO Box 111 Miami, OK 74355-0111 WEBBNK/FHUT 6250 RIDGEWOOD ROA SAINT CLOUD, MN 56303-0820

Billie R. Long 3627 Dunnica Ave St Louis, MO 63116-4901 John V. LaBarge Jr Chapter 13 Trustee P.O. Box 430908 St. Louis, MO 63143-0908 Sean C. Paul The Law Offices of Sean C. Paul, PC 8917 Gravois Rd 2nd Floor St. Louis, MO 63123-4623

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

AAA Checkmate 327 Missouri Ave. Ste. 412 East Saint Louis, IL 62201 (d)AAA Checkmate 7647 West 63rd St. Summit Argo, IL 60501

CAP ONE PO BOX 85520 RICHMOND, VA 23285

CASHCALL INC 1600 S DOUGLASS RD ANAHEIM, CA 92806 Planet Cash 3823 S. Kingshighway Blvd. Saint Louis, MO 63109 SPRINGLEAF FINANCIAL S 4600 CHIPPEWA ST STE P SAINT LOUIS, MO 63116

End of Label Matrix
Mailable recipients 47
Bypassed recipients 0
Total 47